

Certificate Number: 05781-PAM-DE-031474871

Bankruptcy Case Number: 18-03198



05781-PAM-DE-031474871

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 14, 2018, at 10:43 o'clock PM PDT, Rickey Brathwaite completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: August 14, 2018 By: /s/Allison M Geving

Name: Allison M Geving

Title: President